

Introduction

Well-designed, safe and quality housing choices are important to create healthy communities. Housing lends character to communities. It also establishes a connection between residents and their neighborhoods.

Wisconsin's Smart Growth Law includes 14 goals for local comprehensive planning. The City of Evansville believes that the goals listed below specifically relate to planning for housing:

- Providing adequate infrastructure and public services and an adequate supply of developable land to meet existing and future market demand for residential uses.
- Encouraging neighborhoods that incorporate a variety of housing types.
- Promoting the redevelopment of lands with existing infrastructure and public services.
- Encouraging the maintenance and rehabilitation of existing residential dwellings.
- Providing an adequate supply of affordable housing for individuals of various income levels.
- Providing local housing choices for all stages of life.

Previous chapters in this document discuss population, household and economic characteristics and trends in the City. This chapter profiles the existing housing stock and provides recommendations to meet future housing needs.

Housing Vision

In 2025, high quality housing choices are abundant in Evansville. The City is known across the State for its collection of historic homes, but also for its diverse mix of developments that include quality, energy efficient housing. Housing options include well-built and maintained single-family homes, apartments, condos, senior housing and town homes. Housing choices are available to meet the lifestyle and demographic needs of residents while supporting the tax base. Effective City codes and ordinances, combined with the talents of local builders and trade professionals, has provided Evansville with attractive, safe neighborhoods that include abundant green spaces and walkable amenities. The City's location, superior school system and excellent park and recreation choices are also important factors that bring new residents to the City.

Existing Housing Supply

In 1990, there were 1,250 housing units in the City of Evansville. Based on the 2000 U.S. Census information, the total number of housing units increased to 1,635. This translates to a 30.8% percent increase in the total housing stock in the last 10 years. By comparison, over the same period, the supply of housing in Rock County increased by only 19.0%.

Single-family homes are the primary housing choice in the City, accounting for 72.2% of all housing units in 2000. The City realizes that single-family homes are not suitable for everyone. Some people are not able to afford a single-family home. Others may not be able to physically handle the maintenance necessary to keep up a home and yard. Still others may simply prefer living in an alternative style of housing.

TABLE 12 BREAKDOWN OF HOUSING BY TYPE	
Type	Percent Of City Housing Stock
Single Family Detached	72.2%
Single Family Attached	2.4%
Duplexes	10.9%
Tri- and Quad-Plexes	2.1%
5 to 9 Unit Structures	2.5%
10 to 19 Unit Structures	5.0%
20 or More Unit Structures	4.6%
Mobile Homes	0.3%

Source: 2000 U.S. Census

At least one-third of a community's housing supply is recommended, from a planning perspective, to be available as alternative (i.e., something other than single family homes) to ensure diversity, affordability, and density to support infrastructure in an urban community. To provide a mixture of housing choices, the following balance of housing is recommended:

- 60% Single-Family
- 10% Two-Family
- 30% Multi-Family

Evansville currently provides a disproportionate share of single-family housing. This is not to say that the City should stop providing new single-family housing, only that additional multiple-family housing should be provided. To achieve this, new town homes, apartments and other multiple-family housing choices should be integrated into new developments/subdivisions and also used as infill development between commercial and industrial areas and nearby residential development. The establishment of multiple family housing choices (i.e. second story apartments, adjacent town homes and condominiums) in the downtown is also encouraged.

Senior Housing

Determining the need for senior housing in a community is not a simple task. Unfortunately, there are no precise formula or mathematical model available to determine need. This is largely due to the complexity of the marketplace. The majority of seniors in Wisconsin, in all age groups, live in their own homes or in mixed family congregate housing (e.g., apartments that have residents of all age ranges). This is true for

seniors living in the City of Evansville as well. The ability of seniors to remain in their own homes is significantly increased by organizations and services that are becoming more common. Examples include: “meals on wheels,” parish nursing programs, home health care, etc. Availability of local health care providers and availability of immediate family also has a direct impact on the ability of seniors to continue to live independently in their own homes. However, for a variety of reasons some elderly cannot or will not live in a private home or apartment and will instead need to live in some type of senior housing arrangement.

Fortunately, there are a wide variety of living options available in Rock County for seniors including: independent living condominiums, subsidized and non-subsidized independent living apartments, assisted living facilities and nursing facilities. The level of care they offer to their residents differentiates the facilities. The most intensive care environment is the nursing facility.

There are several senior facilities in the City of Evansville, including one nursing home, two assisted living facilities and a senior apartment community. Specifically, Evansville Manor Skilled Nursing & Rehabilitation Facility (470 Garfield Ave) provides nursing care to seniors in need. Inncare of Evansville (5 N. Water Street) and the Kelly House (121 S. Fifth Street) provide assisted living. The Kelly House is also a certified adult day health center. Arbor Glen Apartments (740 Brown School Road) is a senior apartment community, but unlike assisted living and nursing homes, it does not provide medical or other assistance to residents. Residents living at Arbor Glen Apartments live independently.

The City of Evansville also has had a housing authority since 1970. The housing authority has three main responsibilities: distribution of Section 8 vouchers, management of the South Meadows Apartment Complex and administering the City’s Community Development Block Grant Funds (CDBG). Each of these programs benefits local seniors in need.

- **Section 8 Vouchers.** The U.S. Department of Housing and Urban Development (HUD) sponsors a voucher program to provide rent subsidies for elderly and low-income residents. This program is called Section 8. In Evansville, the Housing Authority has been given 79 vouchers to distribute to residents in need. Currently, there is about a 1-year waiting list for vouchers.
- **South Meadows Apartment Complex.** This apartment building is operated by the Evansville Housing Authority and subsidized through the HUD. This property has 20 one-bedroom units for residents over the age of 50 and handicapped residents. There are no plans to expand this facility.
- **CDBG Funds.** The Housing Authority also provides low-interest home improvement loans to income eligible families and landlords to bring properties up to a safe and sanitary condition. The funds for this program are obtained through the CDBG program.

More senior housing facilities are available in nearby communities, including Stoughton, Edgerton, Madison and Janesville.

Age and Quality of Housing Stock

Understanding the relative age of the housing stock in a community is a good indicator of the quality of the available housing. The City has 1,010 housing units that were built before 1960 (40 years old). While this does not necessarily mean that the units are in poor condition, it does indicate that the need for repairs and maintenance is likely greater. Table 13 lists the number of units and the corresponding percent of the City’s total housing stock by year built. The information reveals that the city has

experienced a very significant growth in its housing supply in the last decade compared to previous decades. This is reflected in the City's strong population growth over the same period. The result is that the City has a significant supply of newer housing built to modern code requirements, but also of a character that is very different from the historic homes available in the City. This situation is creating a dichotomy in the housing supply between quality historic homes and more affordable, smaller, modern ranches.

TABLE 13 AGE OF HOUSING STOCK		
Year Structure Built	# Of Units in City of Evansville	% Of Total City of Evansville Housing Stock
1990 to 2000	411	25.5%
1980 to 1989	82	5.1%
1970 to 1979	114	7.1%
1960 to 1969	119	7.4%
1940 to 1959	232	14.3%
1939 or earlier	659	40.8%
Total*	1,617	100.0%

Source: 2000 U.S. Census

Age alone is not the best measure of housing condition in a community. To be more accurate, a visual assessment of the housing stock is helpful. Such an assessment is commonly referred to as a "windshield survey," because it entails driving and walking through a community and evaluating housing based on visual appearance. The theory is that exterior condition generally correlates with interior conditions.

A windshield survey of the City of Evansville was conducted in the fall of 2003 to generally classify available housing in the City. Based on this assessment, there are basically four housing types in Evansville. Generally speaking, the higher density housing choices serve as a buffer between single-family residential neighborhoods and nearby busy roadways and commercial developments.

- **Duplexes and Town Homes.** Many of these units appear to be constructed in the last 10-15 years. Additional opportunities exist to establish duplexes and town homes as infill housing, particularly condominium developments adjacent to downtown. The vast majority of existing units appear to be well maintained.
- **Established Single Family Residential Neighborhoods.** Beautiful homes in the City's historic neighborhoods define the character of the City. Residents take great pride in the tree-lined streets and historic homes in these neighborhoods.
- **Apartments.** Evansville has a variety of apartment units available to provide affordable housing and senior housing choices. The age of the apartment buildings varies, but City enforcement of housing codes appears to have resulted in quality living environments.
- **New Single-Family Housing Construction.** New housing development is occurring primarily on the fringes of the City in new subdivisions. The vast majority of the new housing being developed is valued at approximately \$150,000 and is of a ranch style.

Occupancy

For a housing market to operate efficiently, it must possess an adequate supply of available housing units (units for sale or rent). A housing market's supply of available housing units must be sufficient to allow for the formation of new households by the existing population, to allow for in-migration, and to provide opportunities for households to change their housing because of a change in size or status.

According to U.S. Department of Housing and Urban Development (HUD), an overall available vacancy rate of 6.5% (1.5% for the owner-occupied portion of a housing stock and 5.0% for the rented portion) is required to allow for an adequate housing choice among consumers. The overall available vacancy rate for Wisconsin is 4.75% for rentals and 1.14% for owner occupants (WI Dept. of Commerce, 2000 *Consolidated Plan*). Vacancy rates vary from one community to the next. High vacancy rates indicate a degree of competition in terms of price. The vacancy rate of a housing market is a good indication of the adequacy of the housing supply, which in turn helps dictate the cost of housing.

In 2000, the vacancy rate for owner-occupied housing units in the City of Evansville was 1.8%, up significantly from 0.7% in 1990. The rental vacancy rate in 2000 was 3.1% up significantly from 1.7% in 1990. For comparison, the owner-occupied housing unit vacancy rate in the Rock County was 1.4% in 2000 and the rental vacancy rate was 7.3%. Based on these figures, there is currently a lack of rental housing choices in the City, but the situation has improved somewhat over the last 10 years. Likewise, the City has significantly increased its supply of available owner-occupied housing units.

Cost of Housing

The available supply, age and condition of the housing stock are the basis for determining the demand for and cost of housing. Table 14 compares the median home values in nearby communities and Rock County over the last decade. The 1990 U.S. Census indicated that the median value of an owner-occupied home in the Rock County was \$52,300 and the median value in the City of Evansville was \$50,800. Between 1990 and 2000, Evansville surpassed the county's median value. What is also significant to note from the table:

- Evansville's median value increase significantly outpaced Rock County and Janesville.
- Evansville median housing value is less than that of most surrounding towns. This can be explained by the fact that Evansville offers a variety of housing units, including apartments and town homes that have a lower per unit value than comparable single-family choices in surrounding towns. In addition, builders of single-family homes in Evansville have focused almost exclusively on building modest homes for first-time homebuyers, whereas larger, more expensive homes are being built in the surrounding towns.

TABLE 14 MEDIAN OWNER OCCUPIED HOME VALUES			
Community	1990 Median Value	2000 Median Value	% Change 1990 - 2000
City of Evansville	50,800	111,500	119.4%
Town of Union	67,100	148,800	121.8%
Town of Center	63,200	155,000	145.3%
Town of Magnolia	54,600	131,700	136.7%
Town of Porter	66,300	145,100	118.9%
City of Janesville	56,000	100,000	78.6%
Rock County	52,300	98,200	87.8%

SOURCE: 1990 and 2000 U.S. Census

NOTE: Median Value of Housing Unit does not include value of land on which the housing unit is located.

Table 15 provides a more detailed breakdown of the 2000 Census information pertaining to the value of owner-occupied housing units in the City of Evansville. What is significant to note from this table is the relatively large percentage, 33.3%, of owner-occupied homes with a value under \$100,000 and the small percentage, 2.5%, of owner-occupied homes with a value of \$200,000 or more. Evansville provides mainly affordable owner-occupied housing opportunities, but few opportunities for families that want to own something more than a modest home.

TABLE 15		
2000 OWNER-OCCUPIED HOUSING VALUE IN EVANSVILLE, WI		
Cost Range	Number of Units	% Of All City Owner Occupied Housing
Less than \$50,000	12	1.2
\$50,000 to \$99,999	334	33.3
\$100,000 to \$149,999	528	52.7
\$150,000 to \$199,999	103	10.3
\$200,000 or more	25	2.5

Source: 2000 U.S. Census – based on 705 owner-occupied units reporting from the long census form

NOTE: Median Value of Housing Unit does not include value of land on which the housing unit is located.

With respect to rental housing, there were 501 renter-occupied housing units in the City of Evansville in 2000. The median contract rent rate in the City was \$496 in 2000. This rate does not include utilities. This rate is more affordable than the 2000 median contract rent rate for Rock County (\$543).

Housing Affordability Analysis

Does the cost of housing match the ability of residents to pay for it? This is the fundamental question to answer when determining housing affordability. There are many ways to answer this question. One common technique comes from the U.S. Department of Housing and Urban Development (HUD). This method involves comparing income to housing costs. According to HUD, housing is considered affordable when it costs no more than 30% of total household income. Per HUD standards, people should have the choice of having decent and safe housing for no more than 30% of their household income.

The **Evansville Housing Authority** is an important resource for residents in need of low-income housing. The authority offers programs (refer to the senior housing section) to meet the needs of seniors, disabled and low-income residents. The Authority can also help residents to find available affordable housing. According to the Housing Authority, Evansville is fortunate to have a plentiful supply of affordable housing units.

In 2000, the median annual household income in the City of Evansville was \$44,229 and the median monthly income was \$3,685. Thirty-percent (30%) of median monthly income yields \$1,106 or less to be used for housing costs. The 2000 median mortgage payment Evansville was \$1,121. This is slightly above the threshold for affordability.

It should be noted that it is very possible with the recent reduction in mortgage rates that many homeowners have refinanced to a more affordable monthly mortgage payment. However, this is not a long-term solution of issues of affordable housing choice.

The 2000 Census information specifically breaks-out housing costs as a percentage of household income. According to the information, 21% of City homeowners were paying more than 30% of their monthly household income on housing costs. Most homeowners (68.4%) were paying less than 25% of their monthly household income on housing costs. By comparison, more renters in Evansville are paying a

higher share of their income on housing costs. According to the census, 24.4% of renters are paying more than 30% of their total household income on rental costs.

Evansville's housing supply does provide some choices for residents relying on income from fixed sources (i.e., social security) or minimum-wage paying jobs. According to the 2000 U.S. Census, 27.2% of residents (423 persons) were receiving social security income¹. The mean (average) amount of annual social security income was \$11,622. If a senior resident were not receiving any additional income (e.g., pension, employment income, etc.), spending 30% of their income on housing would allow only \$290 per month. According to the U.S. Census, 23% of all available rental units in the City rent for less than \$299 per month. (The City of Evansville believes the actual number of units available for rent for less than \$299 per month is actually significantly less.) The situation is very similar for workers dependent on minimum-wage paying jobs. Working 40 hours per week in a minimum wage paying job only generates an annual income of \$10,712. It is important that these types of housing choices remain available in the City over the next 20 years and beyond.

Opportunities for Housing Choice - Barriers to Affordable Housing

While the City has many types of housing, including senior housing, not all units are readily affordable to all residents. This is not to say that all units need to be affordable to everyone. To the contrary, there should be a variety of housing types, styles and values available in a community. However, as new more expensive housing is built, the City must remain aware of its balance of affordable choices. Seniors, single individuals, individuals on limited or fixed incomes, and young couples and families looking for starter housing choices, need these units.

There are many possible ways to incorporate additional affordable housing styles (e.g., apartments, senior housing, condominiums) in Evansville.

- The first priority when considering affordable housing should be to ensure that units can be adequately served with water, sewer and other basic infrastructure needs.
- Whenever feasible, affordable housing types should be considered as an infill housing opportunity, or as an integral part of a mixed-use development. This strategy is encouraged to ensure that the City remains a walkable community. That is, housing is located and accessible to parks, schools, shopping and other amenities. This is particularly important for populations that cannot drive (i.e., youth and elderly). Infill housing is also an opportunity that exists in the historic downtown. By bringing residents to the downtown area (e.g., 2nd floor apartments, surrounding housing development), business opportunities may arise to accommodate resident demands.
- The City could form partnerships with local non-profit organizations, like Habitat for Humanity, to encourage affordable housing development in the City.
- The City could provide education materials to developers to pursue grant and loan opportunities available through the state and federal governments for developing affordable housing.
- The City could actually require a percentage of affordable units be developed as part of any new housing development. This is a very aggressive strategy, but the results are effective.
- Of course, any new alternative development should be compatible with surrounding housing. Therefore, special consideration should be given to parking, signage, landscaping and façade requirements. However, the City must be careful to ensure that requirements do not prohibit the development of affordable units to adhere to City standards.

¹ The Census data does not indicate for how many residents social security is their only source of income. Therefore, it should not be assumed that 26.9% of residents are living solely on social security income.

Future Housing Need

The projected population for the City of Evansville, based on state projections, is 6,095 residents by the year 2025. The City believes these projections are low given recent growth trends and experience with the state projections being historically low. The City believes its population will reach and quite possibly exceed 7,000 residents by 2025. Therefore, it is estimated that an additional 1,282 more dwelling units will be needed by the year 2025 (See Table 16). This development will span beyond the 2003 City limits into new areas annexed into the City from surrounding towns.

With these figures, it is important to remember that dwelling units do not necessarily equate to single-family homes. Dwelling units can include apartments, duplexes, condominiums, senior housing units, etc. As is indicated elsewhere in this chapter, a mixture of housing choices is desirable to provide comfortable balance of: 60% 1-family, 10% 2-family and 30% multi-family housing in a City.

TABLE 16 HOUSEHOLD PROJECTIONS		
Year	Projected Population	Projected Households
2005	5,324	2,130
2010	5,850	2,368
2015	6,300	2,582
2020	6,600	2,727
2025	7,000	2,917

Housing Issues and Concerns

BALANCE OF AFFORDABLE VS. LUXURY HOUSING

Evansville has seen a large number of affordable, three-bedroom, ranch homes built to meet the needs of first time homeowners, young families, empty nesters and others. However, at the same time, larger homes are being built in surrounding townships. This creates several concerns for the City. First, tax base is being lost to surrounding communities. In addition, the surrounding rural areas, wildlife habitats, and farm fields are facing development pressures. Moreover, as the City's population grows it is creating an unbalanced share of affordable smaller homes (e.g., 1,300 – 1,500 square feet), compared to larger housing choices (e.g., 1,600 – 2,000 square feet). The result is that people in need of larger homes will look elsewhere – beyond Evansville.

There are many methods to address this situation, including zoning and subdivision ordinance revisions to require larger lots or larger building footprints in certain areas. As an alternative approach, the City could work with the Town of Union to establish boundary agreement which would direct new development to City instead of seeing new subdivisions develop all over Union. If the City doesn't provide larger home choices, these types of homes will continue to be built in neighboring towns and other communities.

RATE OF HOUSING DEVELOPMENT

In recent years, the City of Evansville has approved some substantial subdivisions, including enough lots to accommodate several hundred homes. When these developments were approved, the City anticipated that they would take several years to be sold and developed. However, these subdivisions are taking a fraction of the anticipated development time to sell out completely. This creates a situation where, the

City has to worry about its ability to meet the needs of rapid development in terms of infrastructure, staffing, and facilities. Furthermore, rapid development also creates a potential to negatively impact community character and exacerbate existing concerns (e.g., traffic). To address this situation, the City should consider growth management tools, including growth boundaries, phasing limitations, or even annual limits on building permits as techniques to accommodate growth without quickly overwhelming City and community (e.g., school) resources. These approaches will likely have the impact of increasing the value of land in the City. Any of these techniques must be carefully coordinated with neighboring communities to ensure that development doesn't simply pass over the City limits to surrounding areas.

ZONING TO SUPPORT COMPATIBLE HOUSING CHOICES

The City of Evansville R-2 Zoning District allows for smaller lots (with less street frontage) than the R-1 Zoning District (refer to the Land Use Chapter for specific additional information about zoning). The intention behind allowing smaller lots in the R-2 Zone was to accommodate some of the older parts of the City with small lots, so that if an existing house burns down it could be rebuilt without a variance.

The R-2 Zone also accommodates duplexes. However, the City does not want duplexes on small lots. To clarify this situation, the zoning ordinance should be revised to provide two separate zones. An R-1A Zone could accommodate single family houses on smaller lots, and the R-2 Zone could accommodate duplexes and require lots at least as large as is currently required in the R-1 Zone.

CODES TO SUPPORT ECOLOGICAL DESIGN

As electricity and natural gas costs continue to rise, the need to promote energy efficient housing choices has become more important. The City of Evansville has the ability to amend its building and mechanical codes to require energy efficient housing within the City. By making changes to its codes, the City creates a potential energy efficient housing market niche that it can use to promote itself.

HISTORIC PRESERVATION ORDINANCE

The City of Evansville takes great pride in its history. The City is home to the largest collection of historic homes in the state. The City has a historic preservation ordinance (Refer to the Agricultural, Natural and Cultural Resources Chapter for more information). However, this ordinance does not provide the protection necessary to retain the character of the area. Changes are needed to support enforcement of the ordinance to retain the City's history.

PROPERTY MAINTENANCE

At the January 15, 2004 Housing Element Workshop, participants indicated that there was some concern about the presence of a few, high-visibility properties that are not being adequately maintained. Unfortunately, because these properties are in highly visible locations, they distract from the image of Evansville. The overwhelming majority of properties are well maintained and reflect the pride the community takes in its image as "Historic Evansville."

AVAILABILITY OF SENIOR AND MULTIPLE FAMILY HOUSING CHOICES

The availability of senior housing as the population continues to grow is a concern in the City of Evansville. Specifically, residents are concerned about providing an adequate supply of assisted living units for those elderly residents who want to remain in the City of Evansville. It is not feasible, from an economic perspective, for the City of Evansville to develop senior housing. Moreover, Rock County has

no plans to establish a senior housing facility in Evansville. As a result, in order for assisted living facilities to be developed in the City of Evansville, private developers will have to determine a market need and establish facilities. The City would support the development of such a facility in the next 10 years, in conjunction with anticipated population growth estimates. The City encourages senior housing near local shopping, parks, and library facilities that senior residents can walk to.

DESIRE FOR MIXED DEVELOPMENTS

During the development of this plan, residents expressed a desire to see more diversity in the housing choices available in the City. Newer development has been dominated by starter single-family housing. Housing for seniors, town homes, condominiums, apartments and other multiple family choices have not been pursued. A key challenges to alternative housing development is the City's Zoning Ordinance. The ordinance does not easily allow for a mixture of housing types, designs, and price ranges within a single development. The ordinance also does not provide innovative approaches for addressing infill development on small lots or in the downtown.

To address this concern, the City can work with developers during the Developers Agreement phase of projects. The City can also provide a Planned Unit Development Zoning District to accommodate mixed development requests (see box at right).

HOUSING TO SUPPORT THE SCHOOL DISTRICT

As is discussed in the Community Profile Chapter, Evansville is experiencing a decrease in household size. However, at the same time, young families are moving into the affordable starter homes being built, thereby increasing the number of children living in the City. The Evansville Community School District has an excellent reputation for providing a quality education and planning for future growth. So as not to overwhelm the school district, but to accommodate growth and demand for housing at all stages of life (e.g., homes for couples, families, single individuals, empty nesters), additional housing choices need to be provided. This would include larger homes to accommodate growing families, and the many new residents who are moving into new starter housing and in the future may seek larger housing options. Also, condominiums, town homes and apartments should be readily available to meet the needs of single individuals, couples without children (including empty nesters), and seniors that can live independently. By providing a variety of housing choices, not all growth will result in an increase in the number of school-age children.

Housing Programs

A number of federal and state housing programs are available to help the City of Evansville promote the development of housing for individuals with lower incomes, senior housing, housing for people with special and/or housing maintenance needs.

What is a Planned Unit Development (PUD)?

A development approach whereby a parcel of land is developed as a single unit, rather than as aggregate of individual lots, with design flexibility from traditional siting regulations (such as side yards, setbacks, and height limitations) or land use restrictions (such as prohibitions against mixing land uses within a development). The greater flexibility in combining various land uses often makes it possible to achieve certain economics in construction, as well as the preservation of open space and the inclusion of many amenities.

Properties zoned PUD, permit development as is specifically depicted on plans approved in the process of zoning that lot or tract.

FEDERAL PROGRAMS AND REVENUE SOURCES

The Department of Housing and Urban Development (HUD) is the federal agency primarily responsible for housing programs and community development. Though many of its programs are directed to larger cities and urban areas, the City of Evansville does qualify for some available funds. Specifically, HUD provides money to non-entitlement (i.e., communities with populations less than 50,000) communities through grants. In the State of Wisconsin, the Division of Housing and Intergovernmental Relations (DHIR) within the Department of Administration is responsible for the distribution of these federal funds. It awards these funds through a competitive proposal process.

The United States Department of Agriculture-Rural Development (USDA-RD) provides a variety of housing and community development programs for rural areas. Its programs are generally available to communities with populations of 10,000 or less. It provides support for rental housing development, direct and guaranteed mortgage loans for homebuyers, and support for self-help and cooperative housing development. Furthermore, the Veteran's Administration also offers low interest loan opportunities for homeowners.

STATE PROGRAMS AND REVENUE SOURCES

Beyond the funds distributed through HUD, the DHIR administers several state funded programs that can potentially be used to finance housing improvements. Money available through the DHIR, because it is funded by general-purpose revenue, cannot be used to invest directly in housing development. However, funds can achieve the desired result by helping organizations develop the capacity to develop houses or by providing various types of financial assistance to homebuyers or renters through grants to local governments or non-profit agencies.

The Wisconsin Housing and Economic Development Authority (WHEDA) is a quasi-governmental agency that finances housing development through the sale of bonds. Unlike the DHIR, it receives no direct state-tax support. Therefore, WHEDA can provide mortgage financing for first-time homebuyers and financing for multifamily housing as well. Specific programs evolve and change with the needs of the housing market.

LOCAL PROGRAMS AND REVENUE SOURCES

The City of Evansville has the ability to affect the type and cost of housing available in the area through local regulations and policies. While most government regulations are implemented in order to protect public health, safety and welfare needs, they may also have unintended adverse impacts on affordability.

One technique for ensuring a range of housing choice is to provide a variety of densities and lot sizes. This is regulated through the City's subdivision and zoning ordinances.

City codes and ordinances can also impact the quality of housing choices. During the planning process concern was raised about the strength of the Historic Preservation Ordinances for protecting the character of the City. Efforts need to be made to examine these ordinances, outline needed and desired amendments and act accordingly. Similarly, the City has an opportunity to revise its building and mechanical codes to promote more energy efficient housing choices. The Wisconsin Energy Star Program is an excellent resource for this activity.

Coordination with Other Comprehensive Plan Elements

Housing directly affects most other elements of this comprehensive plan. Land Use, Utilities and Community Facilities, Transportation, Economic Development and Agricultural, Natural, and Cultural Resources are all elements directly affected by housing. The goals and policies set forth in this Housing Element will affect these elements and vice versa. Therefore, it is important that the elements are consistent and support one another.

LAND USE ELEMENT

Community design is one aspect of land use. With respect to residential areas, community design considerations can ensure that neighborhoods are attractive and maintain their value over time. This can be achieved through provisions for tree-lined streets, regular property maintenance, and ordinance enforcement. Strategies and current regulations are discussed in the Land Use Element of this Plan.

Location considerations are also an important aspect of land use planning. With respect to housing, resident needs should be an important consideration. For example, seniors who may not be able to drive, desire housing locations that are within a walkable distance (less than mile) to grocery stores, pharmacies, and restaurants. Walkable access to churches and libraries is also highly desirable. Similarly, children who are not able to drive, depend on safe areas to walk and bicycle. Safe access to shopping, schools, parks and libraries is also highly desirable. Providing sidewalk and trail connections to libraries, schools and parks from nearby neighborhoods is important. This is especially true for new development occurring on the outer limits of the City.

For more information about **walkable communities**, refer to the Transportation Element Chapter.

UTILITIES AND COMMUNITY FACILITIES

Improvements such as roads, sewers, water service, parks, recreational facilities and schools all need to be coordinated with housing decisions and vice versa. For instance, the issues surrounding the potential for a sewer lift station upgrade to promote development on the north side of the City with easy access to USH 14 have been considered in the Utilities and Community Facilities as well as the Land Use Elements. The best method to coordinate improvements is to follow the land use pattern presented on the *Future Land Use Maps* as closely as possible and plan for future improvements in a Capital Improvements Plan and Budget. This approach will greatly enhance the efficiency of capital improvements expenditures.

TRANSPORTATION

The location of housing affects commuting patterns and transportation costs and vice versa. The location of housing influences on which roads people drive or whether they need to drive at all. For example, if the City approves more subdivision development on the west side, it will increase commuting traffic between west-side homes and USH 14, which may perpetuate a bottleneck downtown. What impacts will a bypass have on residential development and growth patterns? What opportunities are there to improve the connectivity of the transportation network to provide additional access to highways? As another issue, the affordability of housing also influences how far people must commute. If housing is not affordable, workers must commute from elsewhere. These factors were carefully considered in the Transportation Element to ensure compatibility with projected residential development.

ECONOMIC DEVELOPMENT

Should the City encourage new condominiums and apartments to be located near stores, so empty nesters and the elderly can walk to shopping instead of driving or paying someone else to drive them? Can the City promote shopping in the downtown by encouraging new condominiums and senior apartments to be built within walking distance of downtown? The Economic Development Element discusses housing as a strategy for promoting economic development.

The Economic Development Element also discusses the importance of providing quality jobs in Evansville. Local Employment choices bring people to the community and keep residents in the community. Local employers also provide local goods and services that residents desire.

INTERGOVERNMENTAL COOPERATION

To effectively plan for housing, it is imperative that the City of Evansville coordinate with its neighboring communities, particularly the Town of Union. If the City of Evansville pursues aggressive strategies to require mixed development, growth management, and design guidelines, it is possible that developers will simply avoid the City and seek to develop in neighboring Towns. This situation will not only have a negative impact on the City, but it will also impact the Town. Rapid development pressure will increase the demand for rural services, which will result in an increase in Town Taxes. Rapid, sprawling Town development will also have a negative impact on the rural character of the community and impact farming operations. No community is an island. The City of Evansville must coordinate with the Town of Union to ensure that the vision and plan for the region is consistent and compatible.

Goals, Objectives and Policies

Based on the 20-year population projections and the predicted reduction in household size over that same period, it is estimated that there will be 1,282 additional housing units needed in the City of Evansville. To ensure that these units are of a high quality, goals and objectives are included here based on the information gained during the visioning process, analysis and input from City staff, residents and the Smart Growth Planning Committee.

These goals and objectives were developed to ensure that Evansville remains a great place to raise a family for the next 20 years, with predominately single-family residential uses in a growing community environment: a community which is open to new development, and one which also respects the opportunity for all property owners to receive fair value for their land.

HOUSING GOALS AND OBJECTIVES

GOAL 1: Enhance the environmental assets and residential atmosphere of the City so that it continues to be an attractive place to live.

SUPPORTING OBJECTIVES

1. Prohibit residential development in floodplain and wetland areas.
2. Encourage “low impact” development within the City that can help reduce stormwater runoff and flooding. This type of development can also serve as a buffer between the City and rural town areas.
3. Consider pedestrian access and amenities as part of any housing development. This includes considering location choices for developments catering to seniors and families (children) that provide opportunities to walk to important destinations like schools, parks, and shopping.
4. Make green space an integral part of residential neighborhoods, including access to nearby parks and the creation of tree-lined streets.
5. Coordinate with the Town of Union to establish extra-territorial zoning, boundary agreements or other tools to direct development to the City in order to protect surrounding farmland and natural areas, while efficiently utilizing urban infrastructure (e.g., water, sewer).

GOAL 2: Maintain housing values over time.

SUPPORTING OBJECTIVES

1. Enforce residential codes and ordinances to ensure that properties are well maintained.
2. Conduct an internal review of City codes and ordinances every 5-years to consider amendments to address housing concerns.
3. Educate residents about the importance of property maintenance by developing and distributing a brochure highlighting property maintenance techniques and benefits. Information should also be provided on the City of Evansville Web Site.
4. Establish a program to recognize property owners for maintenance achievements.

GOAL 3: Provide a variety of housing types, designs, densities, and price ranges to meet the needs of residents of varying incomes, ages and lifestyle preferences and to support economic development.

SUPPORTING OBJECTIVES

1. Evaluate (through survey and Census Data) and monitor the need for affordable housing for residents with incomes between 60% and 80% of the City median household income to understand local need.
2. Encourage private, non-profit organizations like community housing development organizations (CHDOs) to develop affordable housing units in the City of Evansville.
3. Consider adopting a policy and supporting ordinances to require a percentage of affordable housing units be included in future developments.
4. Review and possibly update existing development controls to encourage housing that is easily adaptable for seniors and residents with disabilities and that policies do not prohibit affordable housing development.
5. Support existing county, private and church efforts and consider new programs that provide needed assistance for elderly and disabled residents who wish to stay in their own homes.
6. Consider revisions to zoning ordinance to establish districts that require larger lot sizes or larger building footprints to provide a variety of single-family housing choices.

7. Revise the R-2 Zone to remove provisions for smaller lots. Use the R-2 as a district for duplex development. Accordingly, create a new residential zone for smaller lot residential development in established neighborhoods.
8. Promote mixed development throughout the City.
 - a. Coordinate with local developers during the Developers Agreement phase of a project to require at least 15% of all new residential subdivision developments include multiple-family choices (e.g., apartments, condominiums, town homes, etc.) to accommodate the demand for housing development.
 - b. Add a supporting requirement to the City's Subdivision Ordinance.
 - c. Establish a Planned Unit Development Zoning District to accommodate a blend of commercial, multiple and single-family development on a single property. This ordinance would include performance standards, as opposed to strict setback requirements, to provide flexibility for developers interested in smaller properties within and adjacent to the downtown (including second story apartments), infill development in established neighborhoods, and new subdivision projects elsewhere in the City that would be difficult under current zoning requirements.

GOAL 4: City ordinances require quality residential development that promotes community character and the visions expressed in this plan.

SUPPORTING OBJECTIVES

1. Require street tree plantings with all new residential development.
 - a. To ensure consistency in the requirements a sub-committee should be established to review similar ordinances in other communities.
 - b. The committee will make recommendations to the Plan Commission to revise the City's Zoning and Subdivision Ordinances to provide requirements related to the minimum size, location, and number of plantings that will be required.
2. Amend the parkland dedication regulations to ensure the money-in-lieu of parkland fees are comparable to the value of land for dedication. This will ensure equity between those development proposals which are required to dedicate land and those that pay the money-in-lieu of park land fee, and ensure that the City is able to purchase a comparable amount of park land in an appropriate location.
3. Modify zoning and subdivision ordinances to provide more flexibility in the development of properties annexed into the City to allow for a variety of new housing development styles.
4. Modify the subdivision ordinance to provide greater requirements for stormwater management consistent with recent requirements directed by the site plan review process for retention and detention facilities as well as greenways.

Goal 5: The City of Evansville enjoys a significant, yet manageable rate of housing development.

SUPPORTING OBJECTIVES

1. Investigate the potential for establishing a growth management ordinance to provide for subdivision phasing requirements, building permit limitations, and mapped annual growth boundaries.
2. Revise the City's building and mechanical codes to require more energy efficient housing choices.

HOUSING POLICIES

Utilize the patterns presented on the Future Land Use Maps as a guide for development.

Require developments to provide links and access to planned trails.

Require the integration of varied housing types within developments. This would include a blend of single-family, two-family and other multiple family housing choices within the same development.

Promote multiple family housing choices as infill development adjacent to the downtown and between single family neighborhoods and commercial/industrial development.

Require minimum property improvements in new residential developments, sound utility and street planning standards, and adequate dedication of public sites.

Through the enforcement of the subdivision regulations, ensure the adequate layout of new streets to avoid traffic hazards and to coordinate adjacent developments.

Require that land division plats indicate how street and utility access will be provided to adjacent land.

Promote architectural variety within all neighborhoods.